

**REMARKS/ARGUMENTS**

Claims 9-13, 15-19, and 29-33 are pending in this Application.

Claims 9, 15-19, and 29-33 are currently amended. Applicants respectfully submit that support for the claim amendments can be found throughout the specification and the drawings.

Claims 9-13, 15-19, and 29-33 remain pending in the Application after entry of this Amendment. No new matter has been entered.

In the Office Action, claims 9-13 and 15-19 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2004/0139327 (hereinafter “Brown”) in view of U.S. Patent Application Publication No. 2006/0179008 (hereinafter “Tallent”). Claims 29-33 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Brown, in view of U.S. Patent Application Publication No. 2003/0154376 (hereinafter “Hwangbo”), and in Tallent.

**Claim Rejections Under 35 U.S. C. § 103(a)**

Applicants respectfully traverse the rejections to claims 9-13, 15-19, and 29-33 and request reconsideration and withdrawal of the rejections under 35 U.S.C. § 103(a) based on Brown, Tallent, and Hwangbo. Applicants respectfully submit that Brown, Tallent, and Hwangbo, either individually or in combination, fail to disclose one or more of the claim limitations recited in each of claims 9-13, 15-19, and 29-33. These differences, along with other difference, establish that the subject matter as a whole of claims 9-13, 15-19, and 29-33 would not have been obvious at the time of invention to a person of ordinary skill in the art.

For example, amended claim 9 recites the feature of “validating the authority information within the received certificate only if the retrieved authority information matches the authority information included within the received certificate.” Brown, Tallent, and Hwangbo, either individually or in combination, fail to disclose the above feature because none of the cited references disclose “comparing the retrieved authority information with the authority information included within the received certificate to determine whether the retrieved authority information matches the authority information included within the received certificate” as recited in amended

claim 9. As recited in amended claim 9, the store of authority information that is stored apart from the payment request and is independent of the received certificate. As recited, the authority information in the certificate and in the store of authority information would need to include “a maximum payment that the user is authorized to make and an identification of payees to whom the user is authorized to make payments” in order for the recited comparison to produce a match. Brown, Tallent, and Hwangbo, either individually or in combination, fail to disclose the above feature as recited in amended claim 9.

Accordingly, Applicants respectfully submit that Brown, Tallent, and Hwangbo fail to disclose each and every claim limitation as recited in amended claim 9. Applicants further respectfully submit that none of the cited references cure the above-discussed deficiencies of Brown, Tallent, and Hwangbo, and thus, amended claim 9 is allowable over the cited references.

Applicants respectfully submit that independent claims 15 and 29 are allowable for at least a similar rationale as discussed above for the allowability of claim 9, and others. Applicants respectfully submit that dependent claims 10-13, 16-19, and 29-33 that depend directly and/or indirectly from independent claims 9, 15, and 29 respectively, are also allowable for at least a similar rationale as discussed above for the allowability of the independent claims. Applicants further respectfully submit that the dependent claims recite additional features that make the dependent claims allowable for additional reasons.

Unless otherwise specified, amendments to the claims are made for the purposes of clarity, and are not intended to alter the scope of the claims or limit any equivalents thereof.

While Applicants do not necessarily agree with the prior art rejections set forth in the Office Action, these amendments may be made to expedite issuance of the Application. Applicants reserve the right to pursue claims to subject matter similar to those pending before the present Amendment in co-pending or subsequent applications.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,

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